

Snowplow Endorsement

We will pay for direct and accidental damage or loss to **snowplow** installed in or upon an auto described on the Coverage Selections Page and for which a premium charge is shown for Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9).

For the purposes of this endorsement, a **snowplow** is defined as a device intended for mounting on a vehicle, and used for removing snow and ice from outdoor surfaces.

A **snowplow** consists of:

- A) Blade;
- B) Mechanical, hydraulic or electric drive mechanism for the blade; and
- C) Attaching Hardware.

The provisions of the policy that apply to Collision (Part 7), Limited Collision (Part 8), or Comprehensive (Part 9) apply to this endorsement.

We will pay the cost to physically repair the **snowplow** up to the actual cash value of the **snowplow** or any of its parts at the time of the covered loss. The most we will pay will be either the actual cash value of the **snowplow**, the amount of coverage listed on the Declarations page for this Endorsement, or the cost to physically repair the **snowplow**, whichever is less.

We will, at our option, repair the **snowplow**, repair or replace any of its parts, or declare the **snowplow** a total loss. If the repair of a damaged part will impair the operational safety of the **snowplow** we will replace the part.

In all cases we will subtract the deductible amount of \$200.

This deductible is separate and apart from any deductible applicable to the policy under Part 7 (Collision), Part 8 (Limited Collision), or Part 9 (Comprehensive). The deductibles, if any, specified in your policy, do not apply to the portion of any loss that involves the **snowplow**.

If the covered loss involves damage to the vehicle, in addition to the snowplow, in cases where a deductible to the vehicle would apply under Parts 7, 8, or 9, we will waive the \$200 **snowplow** deductible.

The premium that we charge you for this Endorsement takes into account seasonal usage.

We will not pay for damage to any **snowplow** which is owned or regularly used by you or a household member unless a premium for this Endorsement is shown for that **snowplow** on the Coverage Selections Page.

This endorsement does not provide Liability coverage, Bodily Injury, Medical Payments, or any other type of coverage which may be provided by other Parts of your policy.



ARBELLA MUTUAL MASSACHUSETTS PRIVATE PASSENGER AUTOMOBILE INSURANCE RULES/RATES MANUAL

SNOWFLOW ENDORSEMENT (RULE 36)		
<u>Coverage</u>	<u>\$2500 limit</u>	<u>\$5000 limit</u>
Comp Only	\$30	\$60
Coll/LTD Coll Only	\$40	\$70
Coll/LTD Coll & Comp	\$60	\$85.